

ask



SHIP

Q: I received a letter from Medicare stating that my Medicare Advantage Health Plan was a “poor performing” plan and that I would have a Special Enrollment Period. What does that mean, and what should I do?

It sounds like you might have received a “Consistent Poor Performing Plan Notice” from CMS.

Each year, the Centers for Medicare & Medicaid Services (CMS) will review your Medicare Advantage Health Plan.

If your plan has had a quality rating of fewer than three stars for three years in a row, it is considered Poor Performing. These letters are mailed in October.

The Medicare Plan Finder is an online tool that helps you compare Medicare Health Plans, including your personal prescription information. The tool also

lists the Plan’s overall quality rating. You can find this online tool at www.medicare.gov/find-a-plan.

If you receive the Poor Performing Plan Notice, you can use the upcoming Open Enrollment Period (October 15-December 7) to change to another plan. You will also be eligible for a one-time Special Enrollment Period (SEP) to disenroll from a low-performing plan to enroll in a plan with a rating of three or more stars or that has no stars yet, due to it being new.

To use the SEP, you must call Medicare directly to enroll at 1-800-MEDICARE.

To learn more, you can look for the low-performing plan icon



in the Medicare Plan Finder located next to the plan’s name.

So, what does it mean if you receive a SECOND notice in February? It simply means you have not yet acted to switch plans, and this is your second notice.

If you or someone you know has questions about Medicare Advantage Health Plans, The Medicare Plan Finder Tool, Medicare Open Enrollment, or Medicare coverage, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.